Case 17-11222-TPA Doc 24 Filed 12/20/17 Entered 12/21/17 00:56:38 Desc Imaged

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Information to identify the case:						
Debtor 1 Dennis I. Henderson			Social Security number or ITIN xxx-xx-9984			
	First Name Middle Name	Last Name	EIN			
Debtor 2		Last Name	Social Security number or ITIN			
(Spouse, if filing)	First Name Middle Name		EIN			
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLV		DISTRICT OF PENNSYLVANIA	Date case filed for chapter 13 11/16/17			
Case number: 1	7–11222–TPA					

## Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Dennis I. Henderson	
2.	All other names used in the last 8 years		
3.	Address	532 East 25th Street Erie, PA 16503	
4.	<b>Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices PO Box 966 Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566  Email: cmecf@chapter13trusteewdpa.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814–464–9740
			Date: 12/18/17

For more information, see page 2

Debtor Dennis I. Henderson

Case number 17–11222–TPA

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 13, 2018 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court U.S. Courthouse, 1 PA 16501	Conference Room B110, 7 South Park Row, Erie,			
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file:	Filing deadline: 4/16/18				
		a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or					
		<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>					
		Deadline for all creditors to file a proof of claim Filing deadline: 5/14/18 (except governmental units):					
		Deadline for governmental units to file a proof of claim:	Filing deadline: 5	/15/18			
		Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.					
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline:	30 days after the conclusion of the meeting of creditors			
9.	Filing of plan  The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 2/13/18 at 10:00 AM, Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501						
1(	Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.					
1	1. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.					
12	2. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.					
13	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt However, unless the court orders otherwise, the debts will not be discharged until all payments under the pare made. A discharge means that creditors may never try to collect the debt from the debtors personally eas provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadly you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.						

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Certificate of Notice Page 3 of 4
United States Bankruptcy Court
Western District of Pennsylvania

In re: Dennis I. Henderson Debtor Case No. 17-11222-TPA Chapter 13

### **CERTIFICATE OF NOTICE**

District/off: 0315-1 User: dkam Page 1 of 2 Date Rcvd: Dec 18, 2017 Form ID: 309I Total Noticed: 36

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Dec 20, 2017.
db
                   +Dennis I. Henderson, 532 East 25th Street,
                                                                               Erie, PA 16503-2062
                   +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty
                   +John E Joseph, McGuireWoods LLP,
                                                                 Tower Two-Sixty, 260 Forbes Avenue, Suite 1800,
aty
                     Pittsburgh, PA 15222-1892
                   +Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
aty
                     King of Prussia, PA 19406-4702
                   +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
+Carrington Mortgage Services, LLC, et al., 1600 South Douglass Road, Suite 200-A,
cr
                     Anaheim, CA 92806-5948
                   +ADT Security Systems Inc, 1 Town Center Road, Boca Raton, FL 33486-1039
+Apogee Medical Group, 232 West 25th Street, Erie, PA 16544-0002
+Arrow Financial Services LLC, 5 Great Valley Parkway, Suite 100, Malvern, PA 19355-1426
+Blatt, Hasenmiller, Leibsker & Moore LLC, 211 Landmark Drive, Suite C-1, PO Box 489,
14729841
14729842
14743476
14743477
                     Normal, IL 61761-0489
                  ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 (address filed with court: Collection Service Center, 250 Mt Lebanon Boulevard,
14729849
                     Pittsburgh, PA 15122)
                   +Carrington Mortgage Service. LLC, Po Box 3489, Anaheim, CA 92803-3489
+Citibank / Best Buy, Citicorp Credt Services, Po Box 790040, St Louis, MO 63179-0040
14729846
14729847
                   +Citibank / The Home Depot, Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
14729848
14729852
                   +EdFinancial Services, Attn: Bankruptcy Department,
                                                                                          298 North Seven Oaks Drive,
                     Knoxville, TN 37922-2369
                   +Erie County Tax Claim Bureau, 140 West 6th Street, Room 110, Erie, PA 16501-1073
+MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14743478
14729855
14729854
                   +Med Business Bureau, 1460 Renaissance Drive, # 400, Park Ridge, IL 60068-1349
                  ++NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 (address filed with court: Northwest Savings Bank, 100 Liber
14729856
                                                                                     100 Liberty Street, Warren, PA 16365)
                  +PNC Mortgage, Po Box 8703, Dayton, OH 45401-8703

+Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108-0988

+Regional Home Health, 2564 Village Common Drive, Erie, PA 16506-7202

#+Tate & Kirlin Associates, 2810 Southhampton Road, Philadelphia, PA 19154-1207

+Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Suite 2500,
14729859
14729858
14729860
14729861
14729863
                     Pittsburgh, PA 15219-1842
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                   E-mail/Text: dan@mrdebtbuster.com Dec 19 2017 01:22:48 Daniel P. Foster,
aty
                    Foster Law Offices, PO Box 966, Meadville, PA 16335
E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2017 01:23:14
                                                                                                      Pennsylvania Dept. of Revenue,
sma
                     Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
                     Harrisburg, PA 17128-0946
                   +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 19 2017 01:23:23
ust
                     Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
                     Pittsburgh, PA 15222-3721
                   +EDI: BANKAMER.COM Dec 19 2017 01:23:00
                                                                          Bank Of America, Nc4-105-03-14, Po Box 26012,
14729843
                     Greensboro, NC 27420-6012
14729844
                   +E-mail/Text: bkmailbayview@bayviewloanservicing.com Dec 19 2017 01:23:46
                   Bayview Financial Loan, Attn: Customer Service Dept, 4425 Ponce De Leon Boulevard, 5th Floor, Miami, FL 33146-1873
+E-mail/Text: ECMBKMail@Caliberhomeloans.com Dec 19 2017 01:24:10 Caliber Home Loans
14729845
                                                                                                           Caliber Home Loans, Inc.
                   13801 Wireless Way, Oklahoma City, OK 73134-2500 +EDI: RCSFNBMARIN.COM Dec 19 2017 01:23:00 Credit
14729850
                                                                              Credit One Bank Na. Po Box 98873.
                     Las Vegas, NV 89193-8873
                   +E-mail/Text: bankruptcy.bnc@ditech.com Dec 19 2017 01:23:03
                                                                                                    Ditech, Attn: Bankruptcy,
14729851
                     Po Box 6172, Rapid City, SD 57709-6172
14729853
                   +E-mail/Text: bankruptcy@firstenergycorp.com Dec 19 2017 01:23:28
                                                                                                           First Energy,
                     Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
                   +EDI: RESURGENT.COM Dec 19 2017 01:23:00
                                                                           Lvnv Funding Llc,
14743479
                                                                                                    Resurgent Capital Services,
                     PO Box 10587, Greenville, SC 29603-0587
                   +Fax: 407-737-5634 Dec 19 2017 02:15:28
14729857
                                                                         Ocwen Loan Servicing, LLC,
                     Attn: Research/Bankruptcy,
                                                         1661 Worthington Road, Suite 100,
                     West Palm Bch, FL 33409-6493
                   +EDI: VERIZONEAST.COM Dec 19 2017 01:23:00
14729862
                                                                              Verizon.
                                                                                             Bankruptcy Dept,
                     500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
                                                                                                                     ТОТАТ.: 12
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr
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PNC BANK, NATIONAL ASSOCIATION
THE BANK OF NEW YORK MELLON

TOTALS: 2, \* 0, ## 0

# Case 17-11222-TPA Doc 24 Filed 12/20/17 Entered 12/21/17 00:56:38 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-1 User: dkam Page 2 of 2 Date Rcvd: Dec 18, 2017 Form ID: 309I Total Noticed: 36

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2017 Signature: <u>/s/Joseph Speetjens</u>

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Daniel P. Foster on behalf of Creditor THE BANK OF NEW YORK MELLON dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Dennis I. Henderson dan@mrdebtbuster.com, clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION bkgroup@kmllawgroup.com
John E Joseph on behalf of Creditor THE BANK OF NEW YORK MELLON jejoseph@mcguirewoods.com
Kevin Scott Frankel on behalf of Creditor Carrington Mortgage Services, LLC, et al.
pabk@logs.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7